Case 6:25-bk-13982-SY Doc 17 Filed 10/07/25 Entered 10/07/25 17:55:14 Desc Main Document Page 1 of 8

Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Central District of California	I.
Case number (<i>If known</i>): 6:25-bk-13982	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

06/24

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Christopher	
	Write the name that is on your government-issued picture	First name	First name
	identification (for example, your driver's license or passport).	Middle name	Middle name
		Roberts	
	Bring your picture identification to your meeting with the trustee. Last name		Last name
		Suffix (Sr., Jr, II, III)	Suffix (Sr., Jr, II, III)
2.	All other names you have		
	used in the last 8 years	First name	First name
	Include your married or maiden names and any assumed, trade names and doing business as	Middle name	Middle name
	names.	Last name	Last name
	Do NOT list the name of any		
	separate legal entity such as a corporation, partnership, or LLC that is not filing this petition.	Business name (if applicable)	Business name (if applicable)
		Business name (if applicable)	Business name (if applicable)
2	Only the last 4 digits of your		
Э.	Social Security number or	xxx-xx- <u>7</u> <u>1</u> <u>1</u> <u>5</u>	xxx - xx
	federal Individual Taxpayer	OR	OR
	Identification number (ITIN)	9xx - xx	9)00 - >00

Case 6:25-bk-13982-SY Doc 17 Filed 10/07/25 Entered 10/07/25 17:55:14 Desc Main Document Page 2 of 8

Debtor 1		Christopher	Roberts	Case number (if known) 6:25-bk-13982				
		First Name	Middle Name Last Name					
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):				
4.	Your Emplo	yer Identification N), if any.	EIN — — — — — —	EIN — — — — — —				
			<u> </u>					
5.	Where you l	live		If Debtor 2 lives at a different address:				
			2681 King Place					
			Number Street	Number Street				
			Thermal, CA 92274-8184					
			City State ZIP Code	City State ZIP Code				
			Riverside County	County				
			If your mailing address is different from the one above					
			fill it in here. Note that the court will send any notices to you at this mailing address.					
			Number Street	Number Street				
			P.O. Box	P.O. Box				
			City State ZIP Code	City State ZIP Code				
6.		e choosing <i>thi</i> s	Check one:	Check one:				
	district to 111	e for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.				
			☐ I have another reason. Explain. (See 28 U.S.C. § 1408)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408)				

Case 6:25-bk-13982-SY Doc 17 Filed 10/07/25 Entered 10/07/25 17:55:14 Desc Main Document Page 3 of 8

Deb	tor 1	Christopher		Roberts	Case	Case number (if known) 6:25-bk-13982					
		First Name	Middle Name Last Name								
Par	t 2: Tell	the Court About Yo	ur Bankruptcy	v Case							
	The chap	oter of the Bankruptcy u are choosing to file	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Chapter 7 Chapter 11 Chapter 12 Chapter 13								
8.	How you	will pay the fee	details abo check, or n a credit car I need to p to Pay The I request ti judge may,	 I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the 							
9.		u filed for bankruptcy e last 8 years?	choose this	s option, you must fill out the file it with your petition.	Application to Have the Chap	e to pay the fee in installments). If you ter 7 Filing Fee Waived (Official Form Case number					
			Distric Distric		MM / DD / YY When MM / DD / YY When MM / DD / YY	Case numberCase number					
10.	pending spouse v case with	bankruptcy cases or being filed by a who is not filing this n you, or by a partner, or by an			When MM / DD / YYYYY	Relationship to you Case number, if known					
11.	Do you n	ent your residence?	Yes. Has	No. Go to line 12.		<i>Against You</i> (Form 101A) and file it					

Case 6:25-bk-13982-SY Doc 17 Filed 10/07/25 Entered 10/07/25 17:55:14 Desc Main Document Page 4 of 8

Debtor 1 Christopher Roberts Case number (if known) 6:25-bk-13982 First Name Middle Name Last Name Report About Any Businesses You Own as a Sole Proprietor Part 3: No. Go to Part 4. 12. Are you a sole proprietor of any full- or part-time ☐ Yes. Name and location of business business? A sole proprietorship is a business you operate as an Name of business, if any individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number Street If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. City State ZIP Code Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) ☐ None of the above If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set 13. Are you filing under Chapter 11 of the Bankruptcy Code, appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance and are you a small business sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not debtor? exist, follow the procedure in 11 U.S.C. § 1116(1)(B). ☑ No. For a definition of small business I am not filing under Chapter 11. debtor, see 11 U.S.C. § ☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the 101(51D). Bankruptcy Code. ☐ Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.

I am filing under Chapter 11, I am a small business debtor according to the definition in the

Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.

☐ Yes.

Case 6:25-bk-13982-SY Doc 17 Filed 10/07/25 Entered 10/07/25 17:55:14 Desc Main Document Page 5 of 8

btor 1	Christopher	Roberts			Case number (if known) 6:25-bk-13982			
	First Name	Middle Name	Last Name					
rt 4: Re	port if You Own or Ha	ave Any Hazardo	ous Property or	Any Property That Needs Immediate Attent				on
4. Do you	own or have any	☑ No.						
alleged	to pose a threat of	Yes. What	is the hazard?					
hazard t	nt and identifiable to public health or Or do you own any							
	y that needs immediate	lf imm	ediate attention is n	eeded, why	is it needed?			
	mple, do you own ole goods, or livestock							
	st be fed, or a building ds urgent repairs?							
		Where	is the property?					
				Number	Street			
				City			State	ZIP Code

Case 6:25-bk-13982-SY Doc 17 Filed 10/07/25 Entered 10/07/25 17:55:14 Des Main Document Page 6 of 8

Debtor 1

 Christopher
 Roberts
 Case number (if known)
 6:25-bk-13982

 First Name
 Middle Name
 Last Name

rt 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

Abou	rt [)eb	tor	1
------	------	-----	-----	---

You must check one:

✓ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making

rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 6:25-bk-13982-SY Doc 17 Filed 10/07/25 Entered 10/07/25 17:55:14 Desc Main Document Page 7 of 8

Debt	or 1	Christopher	Roberts			Case	Case number (if known) 6:25-bk-13982			
		First Name	Middle Name	Last Name						
Par	6: Answe	er These Question	s for Reporti	ng Purposes						
16.	What kind of have?	of debts do you	"incur			ner debts? Consumer debts are o of for a personal, family, or househ				
			16b. Are y	our debts primarily but		es debts? Business debts are del rough the operation of the busine				
			16c. State	the type of debts you o	we th	nat are not consumer debts or bu	siness d	lebts.		
17.	Are you fili	ng under Chapter 7?	— Tell Tell Tot I mig and of disploi 7. Go to mio 10.							
	exempt pro and admini paid that fu	imate that after any perty is excluded strative expenses ar inds will be available tion to unsecured				Do you estimate that after any exemples paid that funds will be available				
18.	How many creditors do you estimate that you owe?			_ ,		00				
19.	How much assets to b	do you estimate you e worth?	\$50,0 \$100,	0,000 01-\$100,000 001-\$500,000 001-\$1 million	0000	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million		\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
20.	How much liabilities to	do you estimate you be?	\$50,0 \$100,	0,000 01-\$100,000 001-\$500,000 001-\$1 million	0000	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	000	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
ar	7: Sign E	Below	-							
For	you	If I have States C If no atto have ob	chosen to file u ode. I understa orney represent tained and read	under Chapter 7, I am a and the relief available u s me and I did not pay I the notice required by	ware under or ag 11 U	each chapter, and I choose to p ree to pay someone who is not a	nder Cha roceed u	apter 7, 11,12, or 13 of title 11, United under Chapter 7. ey to help me fill out this document,		
			tcy case can re			property, or obtaining money or p or imprisonment for up to 20 year		by fraud in connection with a oth. 18 U.S.C. §§ 152, 1341, 1519,		
			nristopher Robe							
		E	ecuted on 10	W DD/ YYYY						

Case 6:25-bk-13982-SY Doc 17 Filed 10/07/25 Entered 10/07/25 17:55:14 Desc Main Document Page 8 of 8

Debtor 1	Christopher	Roberts	Case number (if known) 6:25-bk-13982
	First Name	Middle Name Last Name	
represente	torney, if you are d by one not represented by an ou do not need to file this	proceed under Chapter 7, 11, 12, or 1 each chapter for which the person is	I in this petition, declare that I have informed the debtor(s) about eligibility to 3 of title 11, United States Code, and have explained the relief available under eligible. I also certify that I have delivered to the debtor(s) the notice required by which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry filed with the petition is incorrect.
		X /s/Benjamin Heston	Date 10/06/2025
		Signature of Attorney for Debtor	MM / DD / YYYY
		Benjamin Heston Printed name Nexus Bankruptcy Firm name 3090 Bristol Street #400 Number Street	
		Costa Mesa	CA 92626 State ZIP Code
		Contact phone <u>(949) 312-1377</u>	
		297798	<u>CA</u>
		Bar number	State